

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorney for Debtor

IN RE:

LYNNE M. EGGLESTON,  
Debtor.

Case No.: 16-33754

Judge: Andrew B. Altenburg

Chapter: 7

**CHAPTER 7 DEBTOR'S CERTIFICATION IN OPPOSITION  
TO CREDITOR'S MOTION OR CERTIFICATION OF DEFAULT**

The debtor in the above-captioned chapter 7 proceeding hereby objects to the following  
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by creditor Wells Fargo Dealer Services

A hearing has been scheduled for September 26, 2017 / 10:00 A.M.

OR

2. ☐ Certification of Default filed by creditor, \_\_\_\_\_.  
I am requesting a hearing be scheduled on this matter.

I am objecting to the above for the following reasons (choose one):

- ☐ Payments have been made in the amount of \$ \_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.
- ☒ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): Debtor's missed payments were due to income decrease in business over several months. I will have \$1,992.85 to cure arrears within one week.

☐ Other (explain your answer): \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.
4. I certify the above facts to be true. I am aware that if the above facts are willfully false, I am subject to punishment.

Date: September 11, 2017

/s/ Lynne M. Eggleston  
Debtor's Signature

**NOTE:** Pursuant to the Court's General Orders entered on January 4<sup>th</sup>, 2005, this form must be filed with the Court and served upon the creditor and the Standing Chapter 13 Trustee, **at least seven (7) days before the return date, pursuant to DNJ LBR 9013-1(d), Motion Practice**, if filed in opposition to a *Motion for Relief from the Automatic Stay*; **and within 10 days of the filing of a Creditor's Certification of Default under an Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions. Absent the filing of this mandatory new form, the creditor's stay relief motion will be deemed uncontested, and the creditor's appearance at the hearing will not be required.**

1/3/05/jml